

State of Washington
Office of Insurance Commissioner
2002 Washington Market Share and Loss Ratio
Line of Business: Property and Casualty Totals (excludes Accident and Health)

All Domestic Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share (1)	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(2)
Cascade Natl Ins Co	10175	WA	\$8,204	0.12%	\$9,260	\$5,170	55.83%
Commonwealth Ins Co Of Amer	10220	WA	\$5,536	0.08%	\$5,023	\$12,678	252.41%
Contractors Bonding & Ins Co	37206	WA	\$15,035	0.22%	\$13,560	\$3,846	28.36%
Eagle Pacific Ins Co	36986	WA	\$10,971	0.16%	\$12,521	\$7,542	60.23%
Farmers Ins Co Of WA	21644	WA	\$476,655	7.09%	\$468,466	\$268,000	57.21%
First Natl Ins Co Of Amer	24724	WA	\$42,241	0.63%	\$44,350	\$23,335	52.62%
Fraternal Beneficial Assoc	29360	WA	\$1	0.00%	\$1	\$1	100.00%
General Ins Co Of Amer	24732	WA	\$36,159	0.54%	\$37,920	\$22,939	60.49%
Grange Ins Assn	22101	WA	\$57,949	0.86%	\$57,993	\$37,022	63.84%
Mutual Of Enumclaw Ins Co	14761	WA	\$177,740	2.64%	\$172,316	\$120,625	70.00%
National Merit Ins Co	39004	WA	\$17,352	0.26%	\$17,000	\$11,832	69.60%
Northwest Dentists Ins Co	32417	WA	\$3,487	0.05%	\$3,487	\$1,018	29.19%
Pemco Ins Co	18805	WA	\$72,828	1.08%	\$72,094	\$49,763	69.03%
Pemco Mut Ins Co	24341	WA	\$216,468	3.22%	\$210,486	\$127,044	60.36%
Physicians Ins A Mut Co	40738	WA	\$66,137	0.98%	\$65,610	\$43,433	66.20%
Progressive Northwestern Ins Co	42919	WA	\$38,379	0.57%	\$36,998	\$18,669	50.46%
Red Shield Ins Co	41580	WA	\$5,805	0.09%	\$4,984	\$2,785	55.88%
Rocky Mountain Fire & Cas Co	22128	WA	\$13,475	0.20%	\$12,954	\$10,085	77.85%
Safeco Ins Co Of Amer	24740	WA	\$146,947	2.19%	\$149,728	\$76,664	51.20%
Seaton Ins Co	25763	WA	\$0	0.00%	\$0	\$586	0.00%
Unigard Ind Co	25798	WA	\$28,096	0.42%	\$28,728	\$19,336	67.31%
Unigard Ins Co	25747	WA	\$77,271	1.15%	\$75,026	\$50,575	67.41%
Unigard Pacific Ins Co	11096	WA	\$0	0.00%	\$1	(\$170)	(13336.36)%
Washington Cas Co	42510	WA	\$19,005	0.28%	\$22,365	\$47,291	211.45%
Western Natl Assur Co	24465	WA	\$10,351	0.15%	\$9,420	\$8,904	94.53%
Western Professional Ins Co	10942	WA	\$13,160	0.20%	\$12,285	\$15,158	123.39%
Totals (Loss Ratio is average)			\$1,559,253	23.20%	\$1,542,577	\$984,134	63.80%

(1) Market Share is based on all authorized Washington companies' written premiums.

(2) Excluding all Loss Adjustment Expenses (LAE)